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**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

In re: **Abdalla Shebli Al Atoum**
525 Spicewood Drive
DeSoto, TX 75115

xxx-xx-3444

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§
§

Case No:

Date: **7/3/2019**

Chapter 13

Kimberly Yvette Al Atoum
525 Spicewood Drive
DeSoto, TX 75115

xxx-xx-9503

Debtor(s)

**DEBTOR'S(S)' CHAPTER 13 PLAN
(CONTAINING A MOTION FOR VALUATION)**

DISCLOSURES

- ☒ This *Plan* does not contain any *Nonstandard Provisions*.
- ☐ This *Plan* contains *Nonstandard Provisions* listed in Section III.
- ☐ This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- ☒ This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

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Plan Payment: **\$2,924.00**

Plan Term: **60 months**

Plan Base: **\$175,440.00**

Applicable Commitment Period: **36 months**

Value of Non-exempt property per § 1325(a)(4): **\$0.00**

Monthly Disposable Income per § 1325(b)(2): **\$0.00**

Monthly Disposable Income x ACP ("UCP"): **\$0.00**

Case No:

Debtor(s): **Abdalla Shebli Al Atoum**
Kimberly Yvette Al Atoum**MOTION FOR VALUATION**

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, *Debtor(s)* hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the *Trustee's* pre-hearing conference regarding Confirmation or shall be deemed waived.

SECTION I
DEBTOR'S(S) CHAPTER 13 PLAN - SPECIFIC PROVISIONS
FORM REVISED 7/1/17

A. PLAN PAYMENTS:

Debtor(s) propose(s) to pay to the *Trustee* the sum of:

\$2,924.00 per month, months 1 to 60.

For a total of \$175,440.00 (estimated "*Base Amount*").

First payment is due 8/2/2019.

The applicable commitment period ("ACP") is 36 months.

Monthly Disposable Income ("DI") calculated by *Debtor(s)* per § 1325(b)(2) is: \$0.00.

The Unsecured Creditors' Pool ("UCP"), which is DI x ACP, as estimated by the *Debtor(s)*, shall be no less than:
\$0.00.

Debtor's(s') equity in non-exempt property, as estimated by *Debtor(s)* per § 1325(a)(4), shall be no less than:
\$0.00.

B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:

1. **CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
2. **STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
3. **DOMESTIC SUPPORT OBLIGATIONS:** The *Debtor* is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

| <u>DSO CLAIMANTS</u> | <u>SCHED. AMOUNT</u> | <u>%</u> | <u>TERM (APPROXIMATE)</u> <u>(MONTHS __ TO __)</u> | <u>TREATMENT</u> <u>\$__ PER MO.</u> |
|----------------------|----------------------|----------|---|---|
| | | | | |

C. ATTORNEY FEES: To Law Office of David S Kohm & Associates, total: \$3,700.00;
\$390.00 Pre-petition; \$3,310.00 disbursed by the *Trustee*.

Case No:

Debtor(s): **Abdalla Shebli Al Atoum**
Kimberly Yvette Al Atoum**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

| MORTGAGEE | SCHED. ARR. AMT | DATE ARR. THROUGH | % | TERM (APPROXIMATE) (MONTHS __ TO __) | TREATMENT |
|-------------------------------------|--------------------|----------------------|-------|---|-----------|
| AnnieMac Home Mortgage Homestead | \$15,224.48 | 07/01/2019 | 0.00% | Month(s) 1-60 | Pro-Rata |

D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:

| MORTGAGEE | # OF PAYMENTS PAID BY TRUSTEE | CURRENT POST- PETITION MORTGAGE PAYMENT AMOUNT | FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY) |
|-------------------------------------|----------------------------------|--|---|
| AnnieMac Home Mortgage Homestead | 58 month(s) | \$1,872.72 | 10/1/2019 |

D.(3) POST-PETITION MORTGAGE ARREARAGE:

| MORTGAGEE | TOTAL AMT. | DUE DATE(S) (MM-DD-YY) | % | TERM (APPROXIMATE) (MONTHS __ TO __) | TREATMENT |
|-------------------------------------|---------------|---------------------------|-------|---|-----------|
| AnnieMac Home Mortgage Homestead | \$3,745.44 | 8/1/2019 - 9/1/2019 | 0.00% | Month(s) 1-60 | Pro-Rata |

E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:

A.

| CREDITOR / COLLATERAL | SCHED. AMT. | VALUE | % | TERM (APPROXIMATE) (MONTHS __ TO __) | TREATMENT Per Mo. |
|--|-------------|------------|-------|---|----------------------|
| Conn's Household Goods | \$9,244.00 | \$9,244.00 | 0.00% | Month(s) 1-60 | \$155.00 |
| Garys Used Cars 2014 Nissan Rogue (approx. 113,500 mile) | \$8,214.37 | \$8,875.00 | 6.00% | Month(s) 1-60 | \$159.00 |
| Rent A Center Household Goods | \$3,899.00 | \$3,899.00 | 0.00% | Month(s) 1-60 | \$65.00 |
| Title Max of Texas 2007 Chrysler 300 (approx. 58,859 miles) | \$4,094.35 | \$4,075.00 | 0.00% | Month(s) 1-60 | \$68.00 |

B.

| CREDITOR / COLLATERAL | SCHED. AMT. | VALUE | % | | TREATMENT Pro-rata |
|--------------------------|-------------|-------|---|--|-----------------------|
|--------------------------|-------------|-------|---|--|-----------------------|

To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the Debtor(s) retain(s) the right to surrender the Collateral to the creditor in satisfaction of the creditor's claim.

Case No:

Debtor(s): **Abdalla Shebli Al Atoum**
Kimberly Yvette Al Atoum**E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:**

A.

| CREDITOR / COLLATERAL | SCHED. AMT. | % | TERM (APPROXIMATE) (MONTHS __ TO __) | TREATMENT Per Mo. |
|--------------------------|-------------|---|---|----------------------|
|--------------------------|-------------|---|---|----------------------|

B.

| CREDITOR / COLLATERAL | SCHED. AMT. | % | | TREATMENT Pro-rata |
|--------------------------|-------------|---|--|-----------------------|
|--------------------------|-------------|---|--|-----------------------|

The valuation of *Collateral* set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the *Plan* per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:

| CREDITOR / COLLATERAL | SCHED. AMT. | VALUE | TREATMENT |
|--------------------------|-------------|-------|-----------|
|--------------------------|-------------|-------|-----------|

| | | | |
|--|--------------------|-------------------|------------------|
| Westgate Resorts Time Share | \$10,000.00 | \$2,000.00 | Surrender |
|--|--------------------|-------------------|------------------|

Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:

| CREDITOR | COLLATERAL | SCHED. AMT. |
|----------|------------|-------------|
|----------|------------|-------------|

H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:

| CREDITOR | SCHED. AMT. | TERM (APPROXIMATE) (MONTHS __ TO __) | TREATMENT |
|----------|-------------|---|-----------|
|----------|-------------|---|-----------|

Case No:

Debtor(s): **Abdalla Shebli Al Atoum**
Kimberly Yvette Al Atoum**I. SPECIAL CLASS:**

| CREDITOR | SCHED. AMT. | TERM (APPROXIMATE) (MONTHS __ TO __) | TREATMENT |
|----------|-------------|---|-----------|
|----------|-------------|---|-----------|

JUSTIFICATION: _____

J. UNSECURED CREDITORS:

| CREDITOR | SCHED. AMT. | COMMENT |
|--|-------------|---------|
| AdAstra Recovery Services | \$0.00 | |
| AH4R Properties, LLC | \$9,133.47 | |
| Albertsons | \$197.00 | |
| Bailey & Galyen | \$585.00 | |
| Capital One Bank (USA), N.A. | \$1,230.75 | |
| Capital One Bank (USA), N.A. | \$939.00 | |
| Capital One Bank (USA), N.A. | \$1,230.75 | |
| Capital One Bank (USA), N.A. | \$428.79 | |
| Capital One Bank (USA), N.A. | \$939.00 | |
| CCS | \$0.00 | |
| Check N' Go | \$1,575.00 | |
| Choctaw Travel Plaza | \$3,000.00 | |
| Citibank / The Home Depot | \$770.64 | |
| Citibank / The Home Depot | \$864.37 | |
| City of Cedar Hill Global Water Mangagme | \$229.00 | |
| City of Dallas Water Utility | \$500.00 | |
| CKS Financial | \$0.00 | |
| Client Services, Inc. | \$0.00 | |
| Client Services, Inc. | \$0.00 | |
| Comenity Bank/Beals | \$367.61 | |
| Convergent Outsourcing | \$0.00 | |
| Credit Management | \$0.00 | |
| Credit One Bank | \$735.49 | |
| Credit Protection Agency | \$0.00 | |
| Credit System International, Inc. | \$0.00 | |
| Dallas County Check Division | \$307.32 | |
| Daniel McCabe, Attorney at Law | \$0.00 | |
| Dish Network | \$375.00 | |
| Duvera Collections | \$0.00 | |
| Easy Pay Finance | \$2,433.02 | |
| Easy Pay Finance | \$895.87 | |
| EMoney USA Holdings, LLC | \$1,644.00 | |
| Fast Cash | \$1,600.00 | |
| First Cash Pawn | \$600.00 | |
| First Cash Pawn | \$600.00 | |
| First Premier Bank | \$731.86 | |

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Debtor(s): **Abdalla Shebli Al Atoum**
Kimberly Yvette Al Atoum

| | |
|--|-------------|
| First Premier Bank | \$738.11 |
| First Premier Bank | \$1,311.26 |
| First Premier Bank | \$1,354.24 |
| Fortiva Credit Card | \$1,774.55 |
| Genesis Bankcard Service/Indigo Credit C | \$532.84 |
| Genesis Bankcard Service/Indigo Credit C | \$498.66 |
| Genesis Bankcard Service/Milestone Bank | \$0.00 |
| Global Payment Check Service | \$0.00 |
| Green Mountain Energy | \$722.00 |
| Hermanos Sanchez Auto Sales | \$10,000.00 |
| HRRG | \$0.00 |
| Justice of the Peace | \$0.00 |
| Kohl's | \$510.29 |
| Kroger Recovery | \$930.02 |
| Lend Up | \$600.00 |
| Lend Up | \$600.00 |
| Lendgreen | \$1,856.21 |
| Lending Club Corporation | \$7,008.07 |
| Lonestar Hospital Medicine Association | \$227.00 |
| Lonestar Hospital Medicine Association | \$806.00 |
| Methodist Health System | \$11,748.50 |
| Midwest Recovery Services | \$0.00 |
| Nebraska Furniture Mart | \$1,055.57 |
| Nebraska Furniture Mart | \$539.68 |
| Northwood Asset Management | \$0.00 |
| NTTA | \$1,035.76 |
| Opportun Loan | \$297.00 |
| Plain Green Loans | \$2,494.00 |
| Prime Financial Services | \$10,836.00 |
| Progressive Leasing | \$1,200.00 |
| Progressive Leasing | \$1,500.00 |
| Quest Diagnostics | \$208.81 |
| Radiology Associates of North Texas | \$43.00 |
| Radiology Associates of North Texas | \$168.00 |
| Radiology Associates of North Texas | \$293.00 |
| Reliant Energy | \$195.57 |
| Reliant Energy | \$400.00 |
| Republic Services | \$751.91 |
| Santander | \$14,252.00 |
| Scott Sandlin Homes, LTD | \$7,500.00 |
| Southwest Credit Systems, LP | \$0.00 |
| Speedy Cash | \$1,831.65 |
| Speedy Cash | \$1,081.00 |
| Sprint | \$778.38 |
| Synchrony Bank | \$1,422.39 |

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Kimberly Yvette Al Atoum

| | | |
|------------------------------|---------------------|--|
| Texas Physician Resources | \$1,254.00 | |
| Texas Real Estate Commission | \$1,000.00 | |
| Time Warner/Spectrum | \$871.93 | |
| Title Max of Texas | \$19.35 | Unsecured portion of the secured debt (Bifurcated) |
| Total Visa | \$607.19 | |
| Transworld Systems, Inc. | \$0.00 | |
| Valley Collection Service | \$0.00 | |
| Velocity Portfolio Group | \$0.00 | |
| Vital Recovery Services | \$0.00 | |
| WebCollex, LLC | \$0.00 | |
| Westgate Resorts | \$8,000.00 | Unsecured portion of surrendered property |
| TOTAL SCHEDULED UNSECURED: | <u>\$132,766.88</u> | |

The Debtor's(s') estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is 0%.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

| § 365 PARTY | ASSUME/REJECT | CURE AMOUNT | TERM (APPROXIMATE) (MONTHS __ TO __) | TREATMENT |
|--------------|---------------|-------------|---|-----------|
| TXU Electric | Assumed | \$0.00 | | |

SECTION II
DEBTOR'S(S') CHAPTER 13 PLAN - GENERAL PROVISIONS
FORM REVISED 7/1/17

A. SUBMISSION OF DISPOSABLE INCOME:

Debtor(s) hereby submit(s) future earnings or other future income to the Trustee to pay the Base Amount.

B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:

The Statutory Percentage Fees of the Trustee shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The Trustee is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

C. ATTORNEY FEES:

Debtor's(s') Attorney Fees totaling the amount indicated in Section I, Part C, shall be disbursed by the Trustee in the amount shown as "Disbursed By The Trustee" pursuant to this Plan and the Debtor's(s') Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

D.(1) PRE-PETITION MORTGAGE ARREARAGE:

The Pre-Petition Mortgage Arrearage shall be paid by the Trustee in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the Plan on the allowed pre-petition Mortgage Arrearage amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the Trustee. Such creditors shall retain their liens.

D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:

Current Post-Petition Mortgage Payment(s) shall be paid by the Trustee as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The Current Post-Petition Mortgage Payment(s) indicated in Section I, Part D.(2) reflects what the Debtor(s) believe(s) is/are the periodic payment amounts owed to the Mortgage Lender as of the date of the filing of this Plan. Adjustment of the Plan Payment and Base Amount shall be calculated as set out in the General Order, paragraph 15(c)(3).

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Kimberly Yvette Al Atoum

Payments received by the *Trustee* for payment of the *Debtor's Current Post-Petition Mortgage Payment(s)* shall be deemed adequate protection to the creditor.

Upon completion of the *Plan*, *Debtor(s)* shall resume making the *Current Post-Petition Mortgage Payments* required by their contract on the due date following the date specified in the *Trustee's* records as the date through which the *Trustee* made the last *Current Post-Petition Mortgage Payment*.

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a *Conduit Debtor* is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post-petition.

D.(3) POST-PETITION MORTGAGE ARREARAGE:

The *Post-Petition Mortgage Arrearage* shall be paid by the *Trustee* in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

Mortgage Lenders shall retain their liens.

E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(i) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

G. DIRECT PAYMENTS BY DEBTOR(S):

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

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Kimberly Yvette Al Atoum

H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCHED. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

I. CLASSIFIED UNSECURED CLAIMS:

Classified unsecured claims shall be treated as allowed by the Court.

J. GENERAL UNSECURED CLAIMS TIMELY FILED:

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

L. CLAIMS TO BE PAID:

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

M. ADDITIONAL PLAN PROVISIONS:

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

O. CLAIMS NOT FILED:

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the *AAPD*.

P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

R. BUSINESS CASE OPERATING REPORTS:

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor(s)'s* business affairs, assets or liabilities.

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S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s')* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s')* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:

Debtor(s) shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the *Case* is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the *Case* was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the *Case* is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinance of property of the estate except to respond to any motion for the proposed use, sale, or refinance of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the *Case* post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the *Case*, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

U. ORDER OF PAYMENT:

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.

1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.

4th -- Attorney Fees in C, which must be designated to be paid pro-rata.

5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.

6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.

7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.

Case No:

Debtor(s): **Abdalla Shebli Al Atoum**
Kimberly Yvette Al Atoum

8th -- Any Creditors listed in D.(1), if designated to be paid per mo.

9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.

10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.

11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.

12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

V. POST-PETITION CLAIMS:

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, *Debtor(s)* will modify this *Plan*.

W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:

See the provisions of the General Order regarding this procedure.

Case No:

Debtor(s): **Abdalla Shebli Al Atoum**
Kimberly Yvette Al Atoum

SECTION III
NONSTANDARD PROVISIONS

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

None.

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

/s/ David S. Kohm

David S. Kohm, Debtor's(s') Attorney

Debtor (if unrepresented by an attorney)

Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

/s/ David S. Kohm

David S. Kohm, Debtor's(s') Counsel

11658563

State Bar Number

Case No:

Debtor(s): **Abdalla Shebli Al Atoum**
Kimberly Yvette Al Atoum

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the **3rd day of July, 2019** :

(List each party served, specifying the name and address of each party)

Dated: **July 3, 2019**

/s/ David S. Kohm

David S. Kohm, Debtor's(s') Counsel

Abdalla Shebli Al Atoum
445 E. FM 1382, #3-555
Cedar Hill, TX 75104-6047

Bailey & Galyen
xxxx0519
Attorneys at Law
861 W. John Carpenter Frwy
Irving, TX 75039

Capital One Bank (USA), N.A.
xxxx-xxxx-xxxx-2256
P.O. Box 71083
Charlotte, NC 28272-1083

AdAstra Recovery Services
7330 W. 33rd St. North, Suite 118
Wichita, KS 67205-1880

Barry & Stewart, PLLC
xx-xx-xxxx-x/xx-xxxx248L
4151 Southwest Freeway, Suite 680
Houston, TX 77027

CCS
725 Canton Street
Norwood, MA 02062

AH4R Properties, LLC
280 E Pilot Rd #200
Las Vegas, NV 89119

Capital One Bank (USA), N.A.
xxxx-xxxx-xxxx-5756
P.O. Box 30285
Salt Lake City, UT 84130-0285

Certegy Check Services, Inc
P.O Box 30046
Tampa FL 336303046

Albertsons
xxx2260
P.O. Box 29241
Phoenix, AZ 85038-9241

Capital One Bank (USA), N.A.
xxxx-xxxx-xxxx-2524
PO Box 85617
Richmond, VA 23285-5617

Check N' Go
xxxx7406
P.O. Box 36378
Cincinnati, OH 45236

AnnieMac Home Mortgage
xxxxxx1163
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047

Capital One Bank (USA), N.A.
xxxx-xxxx-xxxx-0403
P.O. Box 60599
City of Industry, CA 91716-0599

Choctaw Travel Plaza
4015 Choctaw Rd
Durant, OK 74701

Attorney General
Collection Division/BK Section
P.O. Box 12548
Austin, TX 78711-2548

Capital One Bank (USA), N.A.
xxxx-xxxx-xxxx-0026
P.O. Box 30281
Salt Lake City, UT 84130-0281

Citibank / The Home Depot
xxxxxxxxxxxx8892
PO Box 78011
Phoenix, AZ 85062

Case No:

Debtor(s): **Abdalla Shebli Al Atoum**
Kimberly Yvette Al AtoumCitibank / The Home Depot
xxxxxxxxxxxx1886
PO Box 78011
Phoenix, AZ 85062Convergent Outsourcing
800 SW 39th St.
Renton, WA 98057Dish Network
xxxxxxxxxxxx9240
Dept. 0063
Palatine, IL 60055-0063City of Cedar Hill Global Water
Mangagme
xx4800
P.O. Box 205232
Dallas, TX 75320-5232County Court at Law No. 2
Dallas County, Texas
George L. Allen, Sr. Courts Bldg.,
600 Commerce St., 5th floor
Dallas, Texas 75202Duvera Collections
3220 Executive Ridge, #200
Vista, CA 92081City of Dallas Water Utility
xxxxx9528
1500 Marilla St.
Dallas, Texas 75201Credit Management
PO Box 118288
Carrollton, TX 75011-8288Easy Pay Finance
xxx7509
P.O. Box 2549
Carlsbad, CA 92018CKS Financial
P.O. Box 2856
Chesapeake, VA 23327-2856Credit One Bank
xxxx-xxxx-xxxx-4572
P.O. Box 60500
City of Industry, CA 91716Easy Pay Finance
xxx7505
P.O. Box 2549
Carlsbad, CA 92018Client Services, Inc.
3451 Harry S. Truman Blvd.
St Charles, MO 63301-4047Credit Protection Agency
P.O. Box 207899
Dallas, TX 75320-7899EMoney USA Holdings, LLC
xxx0007
8700 Statesline Rd., # 350
Leakwood, KS 66206Comenity Bank/Beals
xxxxxxxxxxxx9567
P.O. Box 659465
San Antonio, TX 78265-9465Credit System International, Inc.
1277 Country Club Ln.
Fort Worth, Texas 76112Fast Cash
3444
3724 S. Carrier Pkwy, #111
Grand Prairie, TX 75052Comptroller of Public Accounts
Revenue Accounting Division
P.O. Box 13528
Austin, TX 78711Dallas County Check Division
xx6900
133 N. Riverfront Boulevard, LB19
Dallas, TX 75207First Cash Pawn
3444
3209 Forest Lane
Garland, TX 75042Conn's
xxxxx0670
3295 College St
Beaumont, TX 77701-4611Daniel McCabe, Attorney at Law
xx-xxxxx198H
4025 Woodland Park Boulevard, Suite
190
Arlington, TX 76013First Premier Bank
xxxx-xxxx-xxxx-0166
P.O. Box 5529
Sioux Falls, SD 57117

Case No:

Debtor(s): **Abdalla Shebli Al Atoum**
Kimberly Yvette Al AtoumFirst Premier Bank
xxxx-xxxx-xxxx-0174
3820 N. Louise Ave.
Sioux Falls, SD 57107Global Payment Check Service
P.O. Box 66158
Chicago, IL 60666Kohl's
xxxxxxx2401
PO Box 3084
Milwaukee, WI 53201-3120First Premier Bank
xxxx-xxxx-xxxx-5644
P.O. Box 2208
Vacaville, CA 95696Green Mountain Energy
P.O. Box 689008
Austin, TX 78768Kroger Recovery
xxxxx4893
P.O. Box 1259
Oaks, PA 19456First Premier Bank
xxxx-xxxx-xxxx-4217
601 S. Minnesota Ave.
Sioux Falls, SD 57104Hermanos Sanchez Auto Sales
5959 W. Jefferson, Ste. B
Dallas, TX 75211Lend Up
9503
1750 Broadway, Ste. 300
Oakland, CA 94612Fortiva Credit Card
xxxx-xxxx-xxxx-8808
PO Box 790156
Saint Louis, MO 63179-0156HRRG
P.O. Box 8486
Coral Springs, FL 33075Lend Up
3444
237 Kearney St., # 372
San Francisco, CA 94108Garys Used Cars
x0052
5515 Singleton Blv
Dallas, TX 75212Hughes, Waters & Askanases, L.L.P.
Three Allen Center
1201 Louisiana St., 28th Floor
Houston, Texas 77002Lendgreen
xxxxxxx14-00
P.O. Box 221
Lac du Flambeau, WI 54538-0221Genesis Bankcard Service/Indigo
Credit C
xxxxxxxxxxx1471
PO Box 4499
Beaverton, OR 97076Internal Revenue Service
Special Procedures - Insolvency
P.O. Box 7346
Philadelphia, PA 19101-7346Lending Club Corporation
71 Stevenson Street, Ste. 300
San Francisco, CA 94105Genesis Bankcard Service/Indigo
Credit C
xxxxxxxxxxx3160
PO Box 23013
Columbus, GA 31902Justice of the Peace
xx-xxxx248L
Precinct 4-2, Dallas County
106 W. Church St., Ste. 210
Grand Prairie, TX 75050Lonestar Hospital Medicine
Association
P.O. Box 630707
Cincinnati, OH 45263-0707Genesis Bankcard Service/Milestone
Bank
xxxx-xxxx-xxxx-8143
PO Box 4477
Beaverton, OR 97076-4477Justice of the Peace
xx-xxxx198H
Precinct 1, Place 1
7201 S. Polk
Dallas, TX 75237Lonestar Hospital Medicine
Association
P.O. Box 740512
Cincinnati, OH 45274

Case No:

Debtor(s): **Abdalla Shebli Al Atoum**
Kimberly Yvette Al Atoum

Methodist Health System
xxxxxxx1998
1441 N. Beckley Ave.
Dallas, Texas 75203

Plain Green Loans
xx8454
P.O. Box 42560
Philadelphia, PA 19101

Radiology Associates of North Texas
5329
801 W Road to Six Flags St #106
Arlington, TX 76012

Midland Credit Management, Inc.
2365 Northside Drive, Suite 300
San Diego, CA 92108

PortFolio Recovery Associates, LLC
P.O. Box 12914
Norfolk, VA 23541

Reliant Energy
xxxxx2480
P.O. Box 3765
Houston, Texas 77253

Midland Funding, LLC
Attorneys for
1001 Texas Avenue, Suite 240
Houston, TX 77002

Prime Financial Services
xxxxx3361
4040 Central Expressway, Ste 600
Dallas, TX 75204-3147

Reliant Energy
xxxx6617
1201 Fannin Street
Houston, TX 77002

Midwest Recovery Services
2747 West Clay Street, Suite A
Saint Charles, MO 63301

Progressive Leasing
256 Data Drive
Draper, UT 84020

Rent A Center
5501 Headquarters Dr.
Plano, TX 75075

Nebraska Furniture Mart
P.O. Box 2335
Omaha, NE 68103

Progressive Leasing
xxxx1579
256 Data Drive
Draper, UT 84020

Republic Services
xxxxxxx2141
1450 E. Cleveland Rd.
Hutchins, TX 75141

Northwood Asset Management
3901 Genesee Street, Suite 200
Cheektowga, NY 14225

Quest Diagnostics
P.O. Box 7306
Hollister, MO 65673

Resurgent Capital Services
P.O. Box 10587
Greenville, SC 29603-0587

NTTA
P.O. Box 660244
Dallas, TX 75266

Radiology Associates of North Texas
2036
816 W. Cannon Street
Fort Worth, TX 76104

Santander
5201 Rufe Snow Dr., Suite 400
NRH, TX 76180

Opportun Loan
xxx1114
P.O. Box 2252
Menlo Park, CA 94026-2252

Radiology Associates of North Texas
2035
PO Box 1723
Indianapolis, IN 46206-1723

Scott Sandlin Homes, LTD
d/b/a Sandlin Homes
5137 Davis Blvd.
North Richland Hills, TX 76180

Case No:

Debtor(s): **Abdalla Shebli Al Atoum**
Kimberly Yvette Al AtoumSouthwest Credit Systems, LP
4120 International Parkway, Ste. 110C
Carrollton, TX 75007-1958Texas Real Estate Commission
xx0700
P.O. Box 12188
Austin, TX 78711-2188Transworld Systems, Inc.
500 Virginia Drive, Suite 514
Fort Washington, PA 19034Speedy Cash
9503
Attn: Bankruptcy
P.O. Box 780408
Wichita, KS 67278Texas Workforce Commission
Tax Dept. Collection
BK Room 556-A
Austin, TX 78778TXU Electric
PO Box 666565
Dallas, TX 75266-6565Speedy Cash
3444
Attn: Bankruptcy
P.O. Box 780408
Wichita, KS 67278Thomas Powers
125 E. John Carpenter Freeway
Suite 1100
Irving, TX 75062-2709United States Attorney
1100 Commerce St., 3rd Floor
Dallas, TX 75242Sprint
8369
Attn: Bankruptcy Department
63915 Sprint Pkwy
Overland Parks, KS 66251Time Warner/Spectrum
xxxxxxxxxxxx0094
P.O. Box 60074
City of Industry, CA 91716-0074Valley Collection Service
P.O. Box 10130
Glendale, AZ 85318Synchrony Bank
xxxxxxxxxxxx6073
P.O. Box 960061
Orlando, FL 32896Title Max of Texas
xxxxxxxxxxxx7918
211 W. Camp Wisdom Rd.
Duncanville, TX 75116Velocity Portfolio Group
1800 Route 34N, Ste. 404A
Wall, NJ 07719Telecheck
14141 Southwest Freeway, #300
Sugarland, TX 77478TitleMax of Texas, Inc.(Corporate)
15 Bull Street, Suite 200
Savannah, GA 31401Vital Recovery Services
3795 Data Drive
Peachtree Corner, GA 30092Texas Alcohol Beverage Commission
License & Permit Division
P.O. Box 13127
Austin, TX 78711-3127Tom D. Powers
Standing Chapter 13 Trustee
105 Decker Court, Suite 1150
Irving, TX 75062WebCollex, LLC
505 Independence Parkway
Chesapeake, VA 23320Texas Physician Resources
xxxxx2122
P.O. Box 8776
Fort Worth, TX 76124-0776Total Visa
xxxx-xxxx-xxxx-3339
PO Box 5220
Sioux Falls, SD 57117-5220Westgate Resorts
7450 Sandlake Commons Blvd.
Orlando, FL 32819

Case No:

Debtor(s): **Abdalla Shebli Al Atoum**
Kimberly Yvette Al Atoum

William T. Neary
Office of the U.S. Trustee
1100 Commerce Street, Room 976
Dallas, Texas 75242

David S Kohm1414 W. Randol Mill Rd., Suite 118
Arlington, TX 76012Bar Number: **11658563**Phone: **(817) 861-8400****IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**
Revised 10/1/2016IN RE: **Abdalla Shebli Al Atoum**
525 Spicewood Drive
DeSoto, TX 75115**xxx-xx-3444**§
§
§
§
§

CASE NO:

Kimberly Yvette Al Atoum
525 Spicewood Drive
DeSoto, TX 75115**xxx-xx-9503**

Debtor(s)

AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTSDATED: **7/3/2019**

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

| | | |
|--|-------------------|------------------------|
| Periodic Payment Amount | | \$2,924.00 |
| Disbursements | First (1) | Second (2) (Other) |
| Account Balance Reserve | \$5.00 | \$5.00 carried forward |
| Trustee Percentage Fee | \$291.90 | \$292.40 |
| Filing Fee | \$0.00 | \$0.00 |
| Noticing Fee | \$115.50 | \$0.00 |
| Subtotal Expenses/Fees | \$412.40 | \$292.40 |
| Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments: | \$2,511.60 | \$2,631.60 |

CREDITORS SECURED BY VEHICLES (CAR CREDITORS):

| Name | Collateral | Scheduled Amount | Value of Collateral | Adequate Protection Percentage | Adequate Protection Payment Amount |
|--------------------|-------------------------------------|------------------|---------------------|--------------------------------|------------------------------------|
| Garys Used Cars | 2014 Nissan Rogue (approx. 113,400) | \$8,214.37 | \$8,875.00 | 1.25% | \$110.94 |
| Title Max of Texas | 2007 Chrysler 300 (approx. 58,855) | \$4,094.35 | \$4,075.00 | 1.25% | \$50.94 |

Total Adequate Protection Payments for Creditors Secured by Vehicles:

\$161.88**CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):**

| Name | Collateral | Start Date | Scheduled Amount | Value of Collateral | Payment Amount |
|------------------------|------------|------------|------------------|---------------------|----------------|
| AnnieMac Home Mortgage | Homestead | 10/1/2019 | \$228,794.00 | \$241,260.00 | \$1,872.72 |

Payments for Current Post-Petition Mortgage Payments (Conduit):

\$1,872.72

Case No:

Debtor(s): Abdalla Shebli Al Atoum
Kimberly Yvette Al Atoum**CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:**

| Name | Collateral | Scheduled Amount | Value of Collateral | Adequate Protection Percentage | Adequate Protection Payment Amount |
|--|-----------------|------------------|---------------------|--------------------------------|------------------------------------|
| Rent A Center | Household Goods | \$3,899.00 | \$3,899.00 | 1.25% | \$48.74 |
| Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle: | | | | | \$48.74 |

TOTAL PRE-CONFIRMATION PAYMENTS**First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

| | |
|--|-------------------|
| Current Post-Petition Mortgage Payments (Conduit payments), per mo: | \$0.00 |
| Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo: | \$150.94 |
| Debtor's Attorney, per mo: | \$2,311.92 |
| Adequate Protection to Creditors Secured by other than a Vehicle, per mo: | \$48.74 |

Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):

| | |
|--|-------------------|
| Current Post-Petition Mortgage Payments (Conduit payments), per mo: | \$1,872.72 |
| Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo: | \$150.94 |
| Debtor's Attorney, per mo: | \$559.20 |
| Adequate Protection to Creditors Secured by other than a Vehicle, per mo: | \$48.74 |

Order of Payment:

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

DATED: 7/3/2019/s/ David S. Kohm

Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: Abdalla Shebli Al Atoum
Debtor

CASE NO.

Kimberly Yvette Al Atoum
Joint Debtor

CHAPTER 13

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on July 3, 2019, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ David S. Kohm

David S. Kohm
Bar ID:11658563
David S Kohm
1414 W. Randol Mill Rd., Suite 118
Arlington, TX 76012
(817) 861-8400

Abdalla Shebli Al Atoum
445 E. FM 1382, #3-555
Cedar Hill, TX 75104-6047

AnnieMac Home Mortgage
xxxxxx1163
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047

Capital One Bank (USA), N.A.
xxxx-xxxx-xxxx-5756
P.O. Box 30285
Salt Lake City, UT 84130-0285

AdAstra Recovery Services
7330 W. 33rd St. North, Suite 118
Wichita, KS 67205-1880

Attorney General
Collection Division/BK Section
P.O. Box 12548
Austin, TX 78711-2548

Capital One Bank (USA), N.A.
xxxx-xxxx-xxxx-2524
PO Box 85617
Richmond, VA 23285-5617

AH4R Properties, LLC
280 E Pilot Rd #200
Las Vegas, NV 89119

Bailey & Galyen
xxxx0519
Attorneys at Law
861 W. John Carpenter Frwy
Irving, TX 75039

Capital One Bank (USA), N.A.
xxxx-xxxx-xxxx-0403
P.O. Box 60599
City of Industry, CA 91716-0599

Albertsons
xxx2260
P.O. Box 29241
Phoenix, AZ 85038-9241

Barry & Stewart, PLLC
xx-xx-xxxx-x/xx-xxxx248L
4151 Southwest Freeway, Suite 680
Houston, TX 77027

Capital One Bank (USA), N.A.
xxxx-xxxx-xxxx-0026
P.O. Box 30281
Salt Lake City, UT 84130-0281

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: Abdalla Shebli Al Atoum
Debtor

CASE NO.

Kimberly Yvette Al Atoum
Joint Debtor

CHAPTER 13

CERTIFICATE OF SERVICE

(Continuation Sheet #1)

Capital One Bank (USA), N.A.
xxxx-xxxx-xxxx-2256
P.O. Box 71083
Charlotte, NC 28272-1083

City of Cedar Hill Global Water
Mangagme
xx4800
P.O. Box 205232
Dallas, TX 75320-5232

Convergent Outsourcing
800 SW 39th St.
Renton, WA 98057

CCS
725 Canton Street
Norwood, MA 02062

City of Dallas Water Utility
xxxxx9528
1500 Marilla St.
Dallas, Texas 75201

County Court at Law No. 2
Dallas County, Texas
George L. Allen, Sr. Courts Bldg.,
600 Commerce St., 5th floor
Dallas, Texas 75202

Certegy Check Services, Inc
P.O. Box 30046
Tampa FL 336303046

CKS Financial
P.O. Box 2856
Chesapeake, VA 23327-2856

Credit Management
PO Box 118288
Carrollton, TX 75011-8288

Check N' Go
xxxx7406
P.O. Box 36378
Cincinnati, OH 45236

Client Services, Inc.
3451 Harry S. Truman Blvd.
St Charles, MO 63301-4047

Credit One Bank
xxxx-xxxx-xxxx-4572
P.O. Box 60500
City of Industry, CA 91716

Choctaw Travel Plaza
4015 Choctaw Rd
Durant, OK 74701

Comenity Bank/Beals
xxxxxxxxxxxx9567
P.O. Box 659465
San Antonio, TX 78265-9465

Credit Protection Agency
P.O. Box 207899
Dallas, TX 75320-7899

Citibank / The Home Depot
xxxxxxxxxxxx8892
PO Box 78011
Phoenix, AZ 85062

Comptroller of Public Accounts
Revenue Accounting Division
P.O. Box 13528
Austin, TX 78711

Credit System International, Inc.
1277 Country Club Ln.
Fort Worth, Texas 76112

Citibank / The Home Depot
xxxxxxxxxxxx1886
PO Box 78011
Phoenix, AZ 85062

Conn's
xxxxx0670
3295 College St
Beaumont, TX 77701-4611

Dallas County Check Division
xx6900
133 N. Riverfront Boulevard, LB19
Dallas, TX 75207

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: **Abdalla Shebli Al Atoum**
Debtor

CASE NO.

Kimberly Yvette Al Atoum
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

(Continuation Sheet #2)

| | | |
|---|---|--|
| Daniel McCabe, Attorney at Law xx-xxxxx198H 4025 Woodland Park Boulevard, Suite 190 Arlington, TX 76013 | First Cash Pawn 3444 3209 Forest Lane Garland, TX 75042 | Genesis Bankcard Service/Indigo Credit C xxxxxxxxxxxx1471 PO Box 4499 Beaverton, OR 97076 |
| Dish Network xxxxxxxxxxxx9240 Dept. 0063 Palatine, IL 60055-0063 | First Premier Bank xxxx-xxxx-xxxx-0166 P.O. Box 5529 Sioux Falls, SD 57117 | Genesis Bankcard Service/Indigo Credit C xxxxxxxxxxxx3160 PO Box 23013 Columbus, GA 31902 |
| Duvera Collections 3220 Executive Ridge, #200 Vista, CA 92081 | First Premier Bank xxxx-xxxx-xxxx-0174 3820 N. Louise Ave. Sioux Falls, SD 57107 | Genesis Bankcard Service/Milestone Bank xxxx-xxxx-xxxx-8143 PO Box 4477 Beaverton, OR 97076-4477 |
| Easy Pay Finance xxx7509 P.O. Box 2549 Carlsbad, CA 92018 | First Premier Bank xxxx-xxxx-xxxx-5644 P.O. Box 2208 Vacaville, CA 95696 | Global Payment Check Service P.O. Box 66158 Chicago, IL 60666 |
| Easy Pay Finance xxx7505 P.O. Box 2549 Carlsbad, CA 92018 | First Premier Bank xxxx-xxxx-xxxx-4217 601 S. Minnesota Ave. Sioux Falls, SD 57104 | Green Mountain Energy P.O. Box 689008 Austin, TX 78768 |
| EMoney USA Holdings, LLC xxx0007 8700 Statesline Rd., # 350 Leakwood, KS 66206 | Fortiva Credit Card xxxx-xxxx-xxxx-8808 PO Box 790156 Saint Louis, MO 63179-0156 | Hermanos Sanchez Auto Sales 5959 W. Jefferson, Ste. B Dallas, TX 75211 |
| Fast Cash 3444 3724 S. Carrier Pkwy, #111 Grand Prairie, TX 75052 | Garys Used Cars x0052 5515 Singleton Blv Dallas, TX 75212 | HRRG P.O. Box 8486 Coral Springs, FL 33075 |

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: Abdalla Shebli Al Atoum
Debtor

CASE NO.

Kimberly Yvette Al Atoum
Joint Debtor

CHAPTER 13

CERTIFICATE OF SERVICE

(Continuation Sheet #3)

| | | |
|--|---|--|
| Hughes, Waters & Askanases, L.L.P. Three Allen Center 1201 Louisiana St., 28th Floor Houston, Texas 77002 | Lend Up 3444 237 Kearney St., # 372 San Francisco, CA 94108 | Midland Funding, LLC Attorneys for 1001 Texas Avenue, Suite 240 Houston, TX 77002 |
| Internal Revenue Service Special Procedures - Insolvency P.O. Box 7346 Philadelphia, PA 19101-7346 | Lendgreen xxxxxxx14-00 P.O. Box 221 Lac du Flambeau, WI 54538-0221 | Midwest Recovery Services 2747 West Clay Street, Suite A Saint Charles, MO 63301 |
| Justice of the Peace xx-xxxx248L Precinct 4-2, Dallas County 106 W. Church St., Ste. 210 Grand Prairie, TX 75050 | Lending Club Corporation 71 Stevenson Street, Ste. 300 San Francisco, CA 94105 | Nebraska Furniture Mart P.O. Box 2335 Omaha, NE 68103 |
| Justice of the Peace xx-xxxxx198H Precint 1, Place 1 7201 S. Polk Dallas, TX 75237 | Lonestar Hospital Medicine Association P.O. Box 630707 Cincinnati, OH 45263-0707 | Northwood Asset Management 3901 Genesee Street, Suite 200 Cheektowga, NY 14225 |
| Kohl's xxxxxxx2401 PO Box 3084 Milwaukee, WI 53201-3120 | Lonestar Hospital Medicine Association P.O. Box 740512 Cincinnati, OH 45274 | NTTA P.O. Box 660244 Dallas, TX 75266 |
| Kroger Recovery xxxxx4893 P.O. Box 1259 Oaks, PA 19456 | Methodist Health System xxxxxxxxx1998 1441 N. Beckley Ave. Dallas, Texas 75203 | Opportun Loan xxx1114 P.O. Box 2252 Menlo Park, CA 94026-2252 |
| Lend Up 9503 1750 Broadway, Ste. 300 Oakland, CA 94612 | Midland Credit Management, Inc. 2365 Northside Drive, Suite 300 San Diego, CA 92108 | Plain Green Loans xx8454 P.O. Box 42560 Philadelphia, PA 19101 |

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: Abdalla Shebli Al Atoum
Debtor

CASE NO.

Kimberly Yvette Al Atoum
Joint Debtor

CHAPTER 13

CERTIFICATE OF SERVICE

(Continuation Sheet #4)

PortFolio Recovery Associates, LLC
P.O. Box 12914
Norfolk, VA 23541

Radiology Associates of North Texas
5329
801 W Road to Six Flags St #106
Arlington, TX 76012

Scott Sandlin Homes, LTD
d/b/a Sandlin Homes
5137 Davis Blvd.
North Richland Hills, TX 76180

Prime Financial Services
xxxxx3361
4040 Central Expressway, Ste 600
Dallas, TX 75204-3147

Reliant Energy
xxxxx2480
P.O. Box 3765
Houston, Texas 77253

Southwest Credit Systems, LP
4120 International Parkway, Ste. 1100
Carrollton, TX 75007-1958

Progressive Leasing
256 Data Drive
Draper, UT 84020

Reliant Energy
xxxx6617
1201 Fannin Street
Houston, TX 77002

Speedy Cash
9503
Attn: Bankruptcy
P.O. Box 780408
Wichita, KS 67278

Progressive Leasing
xxxx1579
256 Data Drive
Draper, UT 84020

Rent A Center
5501 Headquarters Dr.
Plano, TX 75075

Speedy Cash
3444
Attn: Bankruptcy
P.O. Box 780408
Wichita, KS 67278

Quest Diagnostics
P.O. Box 7306
Hollister, MO 65673

Republic Services
xxxxxxx2141
1450 E. Cleveland Rd.
Hutchins, TX 75141

Sprint
8369
Attn: Bankruptcy Department
63915 Sprint Pkwy
Overland Parks, KS 66251

Radiology Associates of North Texas
2036
816 W. Cannon Street
Fort Worth, TX 76104

Resurgent Capital Services
P.O. Box 10587
Greenville, SC 29603-0587

Synchrony Bank
xxxxxxxxxxx6073
P.O. Box 960061
Orlando, FL 32896

Radiology Associates of North Texas
2035
PO Box 1723
Indianapolis, IN 46206-1723

Santander
5201 Rufe Snow Dr., Suite 400
NRH, TX 76180

Telecheck
14141 Southwest Freeway, #300
Sugarland, TX 77478

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: **Abdalla Shebli Al Atoum**
Debtor

CASE NO.

Kimberly Yvette Al Atoum
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

(Continuation Sheet #5)

Texas Alcohol Beverage Commission
License & Permit Division
P.O. Box 13127
Austin, TX 78711-3127

TitleMax of Texas, Inc.(Corprate)
15 Bull Street, Suite 200
Savannah, GA 31401

Vital Recovery Services
3795 Data Drive
Peachtree Corner, GA 30092

Texas Physician Resources
xxxxx2122
P.O. Box 8776
Fort Worth, TX 76124-0776

Tom D. Powers
Standing Chapter 13 Trustee
105 Decker Court, Suite 1150
Irving, TX 75062

WebCollex, LLC
505 Independence Parkway
Chesapeake, VA 23320

Texas Real Estate Commission
xx0700
P.O. Box 12188
Austin, TX 78711-2188

Total Visa
xxxx-xxxx-xxxx-3339
PO Box 5220
Sioux Falls, SD 57117-5220

Westgate Resorts
7450 Sandlake Commons Blvd.
Orlando, FL 32819

Texas Workforce Commission
Tax Dept. Collection
BK Room 556-A
Austin, TX 78778

Transworld Systems, Inc.
500 Virginia Drive, Suite 514
Fort Washington, PA 19034

William T. Neary
Office of the U.S. Trustee
1100 Commerce Street, Room 976
Dallas, Texas 75242

Thomas Powers
125 E. John Carpenter Freeway
Suite 1100
Irving, TX 75062-2709

United States Attorney
1100 Commerce St., 3rd Floor
Dallas, TX 75242

Time Warner/Spectrum
xxxxxxxxxxxx0094
P.O. Box 60074
City of Industry, CA 91716-0074

Valley Collection Service
P.O. Box 10130
Glendale, AZ 85318

Title Max of Texas
xxxxxxxxxxxx7918
211 W. Camp Wisdom Rd.
Duncanville, TX 75116

Velocity Portfolio Group
1800 Route 34N, STe. 404A
Wall, NJ 07719